

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CLARISSA R CHARLES

Debtor(s)

Case No. 15-11368

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/23/2015.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$250.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$250.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$243.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$250.00

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE MEDICAL GROUP	Unsecured	15.00	NA	NA	0.00	0.00
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	1,500.00	NA	NA	0.00	0.00
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	100.00	NA	NA	0.00	0.00
AT&T UVERSE	Unsecured	308.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	730.00	730.49	730.49	0.00	0.00
CAPITAL ONE BANK	Unsecured	501.00	NA	NA	0.00	0.00
CAPITAL RECOVERY LLC	Unsecured	1,900.00	1,798.75	1,798.75	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,000.00	501.02	501.02	0.00	0.00
CBCS	Unsecured	196.29	NA	NA	0.00	0.00
CHICAGO DEPT OF REVENUE	Unsecured	694.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	171.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	694.58	694.58	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF COUNTRY CLUB HILLS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF MARKHAM	Unsecured	100.00	NA	NA	0.00	0.00
COMCAST	Unsecured	519.00	NA	NA	0.00	0.00
COMMERCIAL CHECK CONTROL	Unsecured	51.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	15.00	NA	NA	0.00	0.00
ENDODONTIC & PERIODONTIC ASSC	Unsecured	312.00	NA	NA	0.00	0.00
ENDODONTIC & PERIODONTIC ASSC	Unsecured	300.00	312.42	312.42	0.00	0.00
FIRST DATA MERCHANT SERVICES	Unsecured	320.00	NA	NA	0.00	0.00
H&f Law	Unsecured	110.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	800.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,000.00	979.91	979.91	0.00	0.00
LEND UP	Unsecured	250.00	NA	NA	0.00	0.00
LTD FINANCIAL SERVICES	Unsecured	730.49	NA	NA	0.00	0.00
MCDERMOTT PODIATRY	Unsecured	38.00	NA	NA	0.00	0.00
MIDWEST ANESTHESIOLOGISTS	Unsecured	528.00	NA	NA	0.00	0.00
NCEP LLC	Secured	6,650.00	13,197.54	13,197.54	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCEP LLC	Unsecured	6,547.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	NA	265.55	265.55	0.00	0.00
NICOR GAS	Unsecured	300.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Secured	NA	0.00	0.00	0.00	0.00
PERSONAL FINANCE CO	Unsecured	450.00	NA	NA	0.00	0.00
PLS	Unsecured	191.00	NA	NA	0.00	0.00
PLS	Unsecured	500.00	NA	NA	0.00	0.00
PRAXIS FINANCIAL SOLUTIONS	Unsecured	80.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	222.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	20,000.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	9,225.00	20,395.04	20,395.04	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	11,170.04	NA	NA	0.00	0.00
RIGHTWAY PROPERTIES	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	6,000.00	NA	NA	0.00	0.00
SHERWIN WILLIAMS	Unsecured	600.00	NA	NA	0.00	0.00
Southwest Laboratory Physicians	Unsecured	36.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,195.00	1,195.00	1,195.00	0.00	0.00
TCF NATIONAL BANK	Unsecured	300.00	NA	NA	0.00	0.00
TMobile	Unsecured	500.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	484.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	196.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	72,827.00	72,827.40	72,827.40	0.00	0.00
VANIDADES	Unsecured	16.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	604.00	NA	NA	0.00	0.00
Village of Homewood	Unsecured	20.00	NA	NA	0.00	0.00
VILLAGE OF HOMEWOOD	Unsecured	300.00	NA	NA	0.00	0.00
VILLAGE OF MIDLOTHIAN	Unsecured	100.00	NA	NA	0.00	0.00
VISION FINANCIAL CORP	Unsecured	100.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$33,592.58	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$33,592.58	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$79,305.12	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$250.00</u>
Disbursements to Creditors	<u>\$0.00</u>

TOTAL DISBURSEMENTS : **\$250.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.